

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on December 20, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Henry and Mary Anna Schaber

Case No.: 19-25770-JNP

Chapter: 13

Hearing Date:

Judge: Jerrold N. Poslusny, Jr

ORDER APPROVING POST-PETITION FINANCING

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: December 20, 2022

A handwritten signature in black ink, appearing to read "J. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

THIS MATTER having come before the Court on the debtor's Motion to Approve Post-Petition Financing, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby are allowed to refinance real property located at 58 Estates Road, Pine Hill, New Jersey 08021 pursuant to the terms outlined in the debtor's certification in support of the refinancing motion; and it is further

ORDERED that from the funds received in connection with the refinance, all liens on the property shall be paid in full, at closing; and it is further

ORDERED that debtor(s) are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtor shall:

- ☐ Satisfy all Plan obligations from financing proceeds
- ☐ Continue to make payments under the Plan as proposed or confirmed
- ☒ Modify the Plan as follows:

Debtors shall continue to make plan payments to pay any remaining unsecured creditors if the funds from the financing are insufficient to pay off the Chapter 13 plan in full. No further payments shall be made through the plan to the secured tax lienholder FIG CUST after the refinance allowed herein is completed.

~~ORDERED that debtor's counsel shall be allowed a legal fee of \$//////////~~
~~for representation in connection with this motion, which is to be paid (choose one):~~

- ☐ at closing
- ☐ through the plan
- ☐ outside the plan;

and it is further

ORDERED that the chapter 13 trustee shall be provided with a copy of the HUD-1 settlement statement within seven (7) days of the closing of the refinance; and it is further

ORDERED that Fed. R. Bankr. P. 6004(h), which provides for a 14 day stay of this order,

☐ is applicable ☒ is not applicable

ORDERED that the following other provisions apply:

IT IS FURTHER ORDERED that the mortgage balance(s) owed on the on debtor's property located at 58 Estate Road, Pine Hill, New Jersey 08021 shall remain in full force and effect and debtor shall remain obligated to pay any mortgage note(s) until that property is sold, refinanced, or surrendered.

rev.8/1/15

In re:
Henry C Schaber
Mary Anna T Schaber
Debtors

Case No. 19-25770-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 20, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Henry C Schaber, Mary Anna T Schaber, 58 Estates Road, Clementon, NJ 08021-6536

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor American Heritage FCU dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Joint Debtor Mary Anna T Schaber jjresq@comcast.net jjrogers0507@gmail.com
Joseph J. Rogers	on behalf of Debtor Henry C Schaber jjresq@comcast.net jjrogers0507@gmail.com
U.S. Trustee	

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Dec 20, 2022

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6